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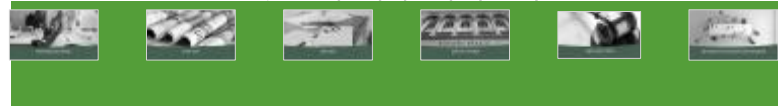
MALG
Network



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Revenues and Benefits Discussion Group

17 November 2025



Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, Dangos Training & CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, Visionary Network & The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

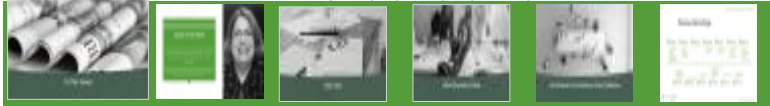
Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.



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Discussion Points

Poverty

Office for National Statistics

English Indices of Deprivation 2025: What is new and what it shows

- Scope:** IED25 ranks deprivation for 33,755 LSOAs in England, combining 7 domains into the Index of Multiple Deprivation 2025 (IMD25). IMD2 and ESD2019 are replaced.
- Method refresh:** 55 indicators in total, new datasets, methods and 2322 LSOA geographic mean outputs are not directly comparable with earlier releases. Use tools as a snapshot with clear caveats.
- Headlines:**
 - Most deprived neighbourhood:** Tending Cross, east of South and St Ours.
 - Persistence:** 82% of LSOAs in the most deprived decile in IMD25 were also in the most deprived decile in IMD2019.
 - Concentration:** 10% of the top 100 most deprived neighbourhoods are in Blackpool. Deprivation is dispersed, 65% of local authority districts contain at least one highly deprived neighbourhood.
 - LAD patterns:** Highest proportions of highly deprived neighbourhoods in Middlesbrough, Wirral, Wirral, Wirral, Wirral, Wirral and Manchester.
 - Income deprivation:** Tower Hamlets and Hackney are most deprived for children, with Newham, Islington, Southwark also higher for older people.

Key Findings from Poverty in Scotland 2025

Child poverty remains high

- More than 4 million children in Scotland live in poverty, around 20% of children affected.
- Poverty is deepening: 1 in 10 people are in very deep poverty (below 40% median income).
- Household poverty is now the norm: 4 in 10 people in poverty live in a working household, and three-quarters of children in poverty have at least one working parent.

Priority families face structural barriers

- Nearly 6 in 10 children in poverty belong to at least one priority family group.
- Large families and those by ethnic heritage face the highest poverty rates (25% and 47%).
- Over half of children in poverty live in a household where someone is disabled.
- The majority of children in poverty (50%) now fall into two or more priority groups, showing compounding needs.

Supporting

Temporary Accommodation Funding Gap and Its Impact on Councils

Key Facts

- Councils face a projected **€100m funding gap** for temporary accommodation over the next five years.
- The gap stems from the temporary accommodation subsidy funding gap: councils pay full housing benefit but are only reimbursed 90 per cent of 2023 Local Housing Allowance rates.
- Demand continues to rise: **133,430 households** are in temporary accommodation, up **12.8 per cent** in a year.
- Councils' spend on temporary accommodation is increasing sharply, while reimbursement remains static.
- This structural mismatch is widening each year as councils reclaim a smaller share of actual costs.

HM Revenue & Customs

HMRC Review of Incorrect Child Benefit Suspensions

Key Facts

- HMRC is reviewing **25,000-child benefit suspensions** after using administrative data to compare incorrectly that families had left the UK per month.
- Child benefit stopped after **8 weeks abroad**, but many claimants had only taken short holidays.
- Issue arose after a **child benefit fraud case** was identified in September, intended to cost **€100m** over five years.
- HMRC compared benefit records with Home Office travel data, but the system failed to detect returns where passport is entered as **expired**, due to no routine passport checks under the Common Travel Area.
- HMRC has approved and updated processes to identify where new case search is required before payments are suspended.
- All affected cases are being reviewed using **HMRC data** to confirm continued UK residence, with **back payments** returned where appropriate.
- HMRC on the Treasury Select Committee are investigating the findings.

King's College London

Barriers to Work for Disabled People and Pressures on the UK Welfare and Employment Support System

Key Facts

- Disabled people who want to work report they cannot access employment due to a chronically underfunded welfare system, inadequate support, and poor workplace accessibility.
- Sir Charles Inglefield's **Keep Britain Working** review warns the UK is "sliding into an avoidable crisis", with poor workplace health costing employers **€100m per year**.
- Even if others highlight failures in reasonable adjustments, digital accessibility, and employer attitudes, disabled people see support is not available, even when they actually seek work.
- Campaigners argue the system **blames disabled people**, while government cuts to schemes like **Access to Work** undermine inclusion.
- It health is now one of the **biggest drivers of economic inactivity**, with workers facing structural barriers, fear of job loss, and inadequate sick pay.

Office for Budget Responsibility

Rising Worklessness, Sickness Benefits and Pressures on the UK Welfare System

Key Facts

- Eight million** people now claim Universal Credit (UC); **four million** have the requirement to seek work.
- 2.2 million** UC claimants are classed as long-term sick and cannot find work – a **seven-fold** increase since 2010.
- Mental health is the **main driver**, two-thirds of assessments from 2022–23 cited mental or behavioural disorders.
- The **over-50s** are now the largest group on UC without work obligations: **3.5 million**, compared with 250,000 under 50s.
- 3.5 million** UC claimants have been off work for **five years** or more, with little likelihood of returning.
- End of face-to-face assessments during Covid and continued reliance on **remote or paper assessments** is believed to have worsened costs.
- The **CBR forecasts** welfare and disability spending to reach **€200bn** a year by 2030 – double the defence budget.

HB Subsidy Audit 2024/25: No More CAKE, and the Slice Just Got Smaller

There are now only **two firms** willing to audit Housing Benefit subsidy claims — and both face tougher conditions. The 2024/25 audit brings:

- The **end of CAKE**, meaning no more easy reconciliations
- A **£50 de minimis** (a penny used to be an error)
- **Increased scrutiny** and fewer people who still understand the process

For many councils, that means **more risk, more rework, and higher costs.**

Our **subsidy support service** helps you stay audit-ready and compliant without the stress.

We'll:

- Review your subsidy claim before submission (or even complete it for you)
- Identify and resolve problem areas early
- Liaise with your auditors to minimise queries
- Provide targeted advice from experienced subsidy specialists

Don't go hungry without CAKE.

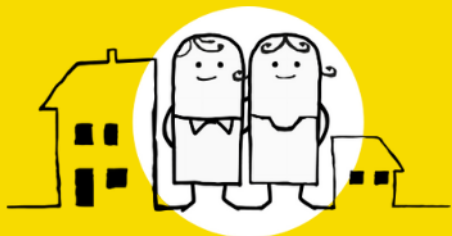
Let us take the weight of the subsidy audit off your plate.

Contact us to discuss a fixed-fee support package tailored to your authority. [**info@visionarynetwork.co.uk**](mailto:info@visionarynetwork.co.uk)



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Redesign your CTR scheme with ease



Opportunity

The Inbest CTR Design Tool is an online application to help Revenues & Benefits teams design Council Tax Reduction Schemes.

Upload your anonymised CTRS caseload and use our analytics and modelling features to design schemes that meet the council's budget requirements, simplify administration, and protect vulnerable households.

This tool provides the following features to support you through every step of the CTRS design process.

Resident Insights

Get a clear understanding of your caseload by analysing your residents' circumstances and financial situation.

Use these insights—such as the number of residents with capital above certain thresholds or those out of work—to identify opportunities for savings while ensuring continued support for those in need.

CTRS Modelling

Set up different CTRS options and assess their impact using your caseload data.

Then, you can use our analytics dashboard to view potential savings, see how changes affect different segments of residents, and assess the risk of arrears.

Each simulation takes only a few seconds, and you can run as many as needed, refining them until you find the perfect fit for your council.

Automatic Reporting

The tool generates a detailed impact report and the information you need for your Equality Impact Analysis.

This report presents clear, data-driven insights to elected members, supports internal reviews, and informs consultations for confident decision-making.

Our dashboard provides the insights you need to make informed decisions

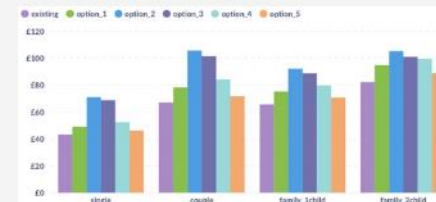
Total annual cost options



Detailed analysis per CTR band

ctr_discount	number_residents	percentage_residents	single
100%	127	0.7%	119
70%	11,032	60.91%	6,002
50%	767	4.23%	258
40%	1,352	7.46%	359
25%	3,382	18.67%	672
12%	1,452	8.02%	283

Average CT payment by households



Identification of impacted residents

householdType	decreased_number	decreased_pct
single	2,763	35.92%
partnerChildren	1,579	44.73%
singleChildren	2,178	36.85%
partner	773	79.04%
total	7,293	40.27%

"Working with Inbest has completely transformed the way we understand our CTR data. Inbest has helped us extract meaningful insights that enabled us to make informed decisions when modelling and designing the best possible scheme for our residents."

Inbest is always working on innovative solutions to support the streamlining of our processes and enhancing our services. As well as the work modelling the CTR Schemes, this year they have also supported us with our Pension Credit caseload and a Data Mismatches report."

Penny Mitchell, Council Tax Service Manager at Salford Council

"We asked Inbest to model different CTS schemes for us at short notice. We had our results in the dashboard within a few days and this enabled us to review the data which reflected each scheme option. This included areas such as cost and savings and how each scheme would affect our residents."

"When we required tweaks to the results Inbest ensured these were made instantly. An excellent service for a reasonable rate."

Nick Houlton, Finance Manager (Revenues and Benefits) at London Borough of Barnet

"Modelling a new Council Tax Reduction scheme can be challenging. However, working with Visionary Network and Inbest on the 2025/2026 scheme was a resounding success due to their support, knowledge, and technology."

"The service provided under tight deadlines was exceptional. Appreciation is extended to Manu, Malcolm, and Paul for their time and patience."

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

End



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The Independent Local Tax and Welfare Network

- Malcolm Gardner, Visionary Network Director
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Book a meeting with Malcolm: [Book Time with MG](#)



VISIONARY NETWORK
The independent Local Tax and Welfare Network

Join the discussion

Each Monday lunchtime, a panel of professionals leads a discussion on revenue and benefits administration issues. The panel consists of council & housing officers, policy advisors, and analysts.

It is a free service that is well attended. Attendees make good contributions; everyone gets a chance to speak. Attendees includes senior managers, team leaders, suppliers, and support staff

You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: <https://bit.ly/3Qjrkqe>

Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

To sign up just email malcolm@visionarynetwork.co.uk with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.



Main Discussion Points

English Indices of Deprivation 2025: What is new and what it shows

- **Scope:** IoD25 ranks deprivation for **33,755 LSOAs** in England, combining **7 domains** into the **Index of Multiple Deprivation 2025 (IMD25)**. IDACI and IDAOPI are updated.
- **Method refresh:** **55 indicators** in total; new datasets, methods and 2021 LSOA geographies mean **outputs are not directly comparable** with earlier releases. Use ranks as a snapshot with clear caveats.
- **Headlines:**
 - **Most deprived neighbourhood:** Tendring 018A, east of Jaywick and St Osyth.
 - **Persistence:** **82%** of LSOAs in the most deprived decile in IMD25 were also in the most deprived decile in IMD2019.
 - **Concentration:** Seven of the ten most deprived neighbourhoods are in **Blackpool**. Deprivation is **dispersed**; **65%** of local authority districts contain at least one highly deprived neighbourhood.
 - **LAD patterns:** Highest proportions of highly deprived neighbourhoods in **Middlesbrough, Birmingham, Hartlepool, Kingston upon Hull and Manchester**.
 - **Income deprivation:** **Tower Hamlets and Hackney** are most deprived for children; with **Newham, Islington, Southwark** also highest for older people.

English Indices of Deprivation 2025: What is new and what it shows

How to use IoD25 and what it means for administration

- **Use cases:** Identify and compare **relative deprivation** across neighbourhoods and larger areas, explore domain patterns, and support **targeting of resources**, bids and service planning.
- **Do not use for:** Measuring **absolute change over time**, identifying deprived people, or assessing affluence. Do not compare with other UK nations' indices.
- **Operational takeaways for councils and partners:**
 - Update **needs assessments, JSNAs, Local Plan evidence** and funding bids using IMD25 and domain detail.
 - Combine IMD25 with **local service data** to distinguish persistent neighbourhood deprivation from short term data effects from the methodological refresh.
 - Use the **Local Deprivation Explorer** and new **geopackages** to brief members, target interventions, and track programme reach.
 - Apply **rural insights**: rural areas are less represented in the most deprived deciles overall, yet show **higher housing condition issues** and access constraints. Tailor commissioning and outreach accordingly.

English Indices of Deprivation 2025: What is new and what it shows

Jaywick: England's most deprived neighbourhood, again

- **Jaywick Sands (Tendring 018A)** has once more been ranked **the most deprived place in England**, topping the Index of Multiple Deprivation (2025) for the **fourth consecutive release**.
- It is one of only **two areas in the country** ranked in the **most deprived decile on all seven domains** – income, employment, education, health, crime, housing & services, and living environment.
- Once a seaside holiday village for working-class Londoners, Jaywick has become a symbol of long-term economic neglect, weak infrastructure, and limited connectivity.
- **Persistent deprivation:** Jaywick's position has not shifted since 2010, highlighting the **entrenched nature of coastal poverty** and the limits of short-term regeneration funding.
- **Local context:**
 - Council leader Mark Stephenson cites community strength and local pride but admits progress is slow.
 - MP Nigel Farage has described the area as “depressed,” acknowledging little visible improvement.
- **Underlying issues:** ageing housing stock built for holiday use, poor transport links, limited job market, and low private investment have compounded disadvantage

English Indices of Deprivation 2025: What is new and what it shows

What Jaywick tells us about deprivation and public policy

- **Structural, not cyclical:** Persistent deprivation over two decades shows that small-scale initiatives have not overcome deep-rooted economic and spatial disadvantage.
- **Coastal inequality:** Jaywick typifies how seaside communities face a triple challenge – seasonal employment, ageing housing, and service access gaps.
- **Service delivery impact:**
 - Local agencies must balance acute housing and health needs with very low local tax revenue.
 - Long-term deprivation pressures increase demand for social care, public health, and welfare support while eroding administrative capacity.
- **Policy lessons:**
 - **Place-based funding** should recognise coastal distinctiveness, not rely solely on generic levelling-up criteria.
 - **Housing quality enforcement** and flood-resilient renewal need integrating into economic planning.
 - Sustained, multi-agency investment in skills, transport, and digital access is essential to break the cycle.
- **Symbolism:** Jaywick's story encapsulates the widening gulf between prosperous regions and those left behind – a visible reminder that deprivation remains geographically and structurally fixed without long-term commitment.

English Indices of Deprivation 2025: What is new and what it shows

Key numbers and facts

- **Coverage:** 33,755 LSOAs; average 1,500 residents.
- **Domains and weights:** Income 22.5%; Employment 22.5%; Education 13.5%; Health 13.5%; Crime 9.3%; Barriers to Housing and Services 9.3%; Living Environment 9.3%.
- **Depth of deprivation:** In the most deprived income decile, about **56%** of residents are income deprived; in the least deprived income decile, about **5%**.
- **Rural share:** **16.5%** of LSOAs are rural. Only **1.3%** of rural LSOAs fall in the most deprived decile, but **housing in poor condition** is higher in rural areas **27.8%** than urban **14.2%**.
- **Multi domain concentration:** Of the most deprived decile, **67.2%** are highly deprived on **four or more** domains; two LSOAs are highly deprived on **all seven**.

References and resources

- English Indices of Deprivation 2025 (IoD25): statistical release, **technical report**, research report, rural report, FAQs, and full data tables.
- Local Deprivation Explorer and spatial **geopackages** for LSOA, Local Authority Districts, Integrated Care Boards and others.
- Enquiries: indices.deprivation@communities.gov.uk. Release date: **30 October 2025**.

Temporary Accommodation Funding Gap and Its Impact on Councils

Key Facts

- Councils face a projected **£3bn funding gap** for temporary accommodation over the next **five years**.
- The gap stems from the **temporary accommodation subsidy funding gap**; councils pay full housing benefit but are only reimbursed **90 per cent of 2011 Local Housing Allowance rates**.
- Demand continues to rise; **132,410 households** are in temporary accommodation, up **12.8 per cent** in a year.
- Councils' spend on temporary accommodation is increasing sharply, while reimbursement remains static.
- This structural mismatch is widening each year as councils reclaim a smaller share of actual costs.



Temporary Accommodation Funding Gap and Its Impact on Councils

Administrative and Service Impacts

- **Budget pressure on general funds**, reducing resources for statutory and discretionary services.
- **Increased financial risk management workload**; officers must forecast and mitigate growing unfunded costs.
- **Strain on homelessness and housing teams**, with rising caseloads and more complex placements.
- **Reduced capacity for prevention work**, as more funding is diverted to crisis accommodation.
- Potential for **service redesign or rationing**, as councils reallocate budgets to cover the shortfall.
- **Greater oversight and reporting requirements**, as auditors and members focus on the escalating gap.



Temporary Accommodation Funding Gap and Its Impact on Councils

Key Numbers

- **£3bn** projected cumulative funding gap (2025–2030).
- **132,410** households in temporary accommodation (up **12.8 per cent** year on year).
- **£1.05bn** spend on housing benefit for temporary accommodation in 2023–24.
- **£780m** reimbursed by DWP in 2023–24, leaving a **£266m gap**.
- **£2.8bn** total temporary accommodation spend in 2024–25 (gap expected to rise).
- Gap forecast to reach **£400m per year** within five years (almost **50 per cent** higher than today).

References Slide

- Local Government Association analysis of temporary accommodation subsidy gap (2025).
- Government housing benefit and temporary accommodation data (2023–24 and 2024–25).
- Statements from Tom Hunt, Chair of the LGA Inclusive Growth Committee.



HM Revenue & Customs

HMRC Review of Incorrect Child Benefit Suspensions

Key Facts

- HMRC is reviewing **23,500 child benefit suspensions** after using international travel data to conclude incorrectly that families had left the UK permanently.
- Child benefit stops after **8 weeks abroad**, but many claimants had only taken **short holidays**.
- Issue arose after a **child benefit fraud crackdown** launched in September, intended to save **£350m over five years**.
- HMRC compared benefit records with **Home Office travel data**, but the system failed to detect returns where travellers re-entered via **Ireland**, due to **no routine passport checks** under the Common Travel Area.
- HMRC has apologised and updated processes so families now have **one month to respond** before payments are suspended.
- All affected cases are being reviewed using **PAYE data** to confirm continued UK residence, with **back payments** reinstated where appropriate.
- MPs on the **Treasury Select Committee** are investigating the failures.



HM Revenue & Customs

HMRC Review of Incorrect Child Benefit Suspensions

Administrative and Service Impacts

- HMRC faces a **significant review workload**, requiring verification of thousands of cases using PAYE, travel, and employment data.
- Incorrect suspensions increase **customer service demand**, complaints handling, call volumes, and casework for HMRC.
- Local authorities may receive enquiries from affected families regarding **financial hardship**, housing costs, or council tax support following benefit losses.
- The incident exposes challenges in **cross-departmental data matching**, highlighting risks for future automated fraud-detection systems.
- Need for improved **process design**, especially for borderless travel within the Common Travel Area, to avoid similar errors.
- Restoring payments and issuing backdated awards will require substantial **administrative reconciliation and auditing**.



HM Revenue & Customs

HMRC Review of Incorrect Child Benefit Suspensions

Key Numbers

- **23,500** child benefit cases under review.
- **£350m** expected savings from the fraud crackdown over five years.
- Suspension review triggered by cases including **short holidays** (e.g., 5-day trip to New York).
- Review to be completed by **end of next week** (per HMRC).
- Northern Ireland travel pattern highlighted due to **no passport checks** at the land border.

References Slide

- Eimear Devlin, BBC Money Box: “HMRC to review suspending 23,500 child benefit payments” (9 November 2025).
- Treasury Select Committee correspondence and HMRC statements.
- Government child benefit eligibility rules and travel data-matching procedures.



Barriers to Work for Disabled People and Pressures on the UK Welfare and Employment Support System

Key Facts

- Disabled people who want to work report they **cannot access employment** due to a **chronically underfunded welfare system**, inadequate support, and poor workplace accessibility.
- Sir Charlie Mayfield's **Keep Britain Working** review warns the UK is **"sliding into an avoidable crisis"**, with poor workplace health costing employers **£85bn per year**.
- Case studies highlight failures in reasonable adjustments, digital accessibility, and employer attitudes; disabled people say **support is not available**, even when they actively seek work.
- Campaigners argue the system **blames disabled people**, while government cuts to schemes like **Access to Work** undermine inclusion.
- Ill health is now one of the **biggest drivers of economic inactivity**, with workers facing structural barriers, fear of job loss, and inadequate sick pay.

Barriers to Work for Disabled People and Pressures on the UK Welfare and Employment Support System

Administrative and Service Impacts

- **Increased demand on employment support services**, including Jobcentres, Access to Work advisers, and Work Coaches needing more specialist skills.
- **Pressure on DWP programmes**, such as Connect to Work, to deliver more personalised and disability-aware support, requiring training and system redesign.
- Local authorities may face **greater caseloads in social care, supported employment, and independent living services**, as people struggle to re-enter the labour market.
- Employers may require **guidance and compliance monitoring** to meet reasonable adjustment duties and Equality Act responsibilities.
- Administrative burden rises where disabled people need **multi-agency support**, particularly for workplace adaptations, specialist equipment, and occupational health access.
- Risk of **longer-term labour market disengagement**, increasing welfare dependency and service demand if barriers remain.

Barriers to Work for Disabled People and Pressures on the UK Welfare and Employment Support System

Key Numbers

- £85bn annual cost to employers from poor workplace health.
- Over 60 employers signed up to government partnerships following the review.
- Disabled individuals report **years out of work** due to inadequate or refused adjustments.
- Access to Work support described as **reduced or inaccessible**, despite being highlighted as critical in the review.
- No formal job held since **2017** in some case studies due to accessibility barriers.

References Slide

- The Independent, “Disabled people who want to work say they can’t due to chronically underfunded welfare system” (6 November 2025).
- Sir Charlie Mayfield, *Keep Britain Working* Review.
- Statements from Disability Rights UK, DWP, and individual case studies (Pauline Fox-Reid and Jamie McCormock).

Rising Worklessness, Sickness Benefits and Pressures on the UK Welfare System

Key Facts

- **Eight million** people now claim Universal Credit (UC); **four million** have **no requirement** to seek work.
- **2.2 million** UC claimants are classed as **long-term sick** and exempt from work search – a **seven-fold increase** since before 2020.
- Mental health is the **main driver**; two thirds of assessments from 2022–25 cited mental or behavioural disorders.
- The **over-50s** are now the largest group on UC without work obligations: **1.5 million**, compared with **750,000 under-30s**.
- **1.3 million** UC claimants have been off work for **five years or more**, with little likelihood of returning.
- End of face-to-face assessments during Covid and continued reliance on **remote or paper assessments** is claimed to have weakened controls.
- The OBR forecasts sickness and disability spending to reach **£100bn a year by 2030** – double the defence budget.

Rising Worklessness, Sickness Benefits and Pressures on the UK Welfare System

Administrative and Service Impacts

- **Work Capability Assessment backlogs** (300,000 waiting) increase pressure on DWP operations and prolong inactivity.
- Heavy reliance on **remote assessments** reduces accuracy and increases the risk of inappropriate long-term exemptions.
- **High caseloads of long-term sick claimants** raise demands on welfare administration, health services, and local support programmes.
- Local authorities experience indirect impacts through **increased adult social care needs**, housing pressure, and higher demand for mental health-related services.
- Redeployment of **1,000 work coaches** signals increased administrative focus on re-engaging those previously written off, requiring training and new engagement models.
- Rising long-term inactivity among over-50s complicates **employment support planning**, retraining, and employer engagement strategies.

Rising Worklessness, Sickness Benefits and Pressures on the UK Welfare System

Key Numbers

- 4 million UC claimants have no work-search requirements.
- 2.2 million long-term sick on UC; ~1 million more on ESA.
- 300,000 waiting for a Work Capability Assessment.
- 1.5 million over-50s on UC with no work obligation (vs 750,000 under-30s).
- 1.3 million claimants exempt from work activity for 5+ years.
- £100bn annual projected cost of sickness and disability benefits by 2030.
- 150,000 households receive more than £30,000 per year in UC alone.

References Slide

- Szu Ping Chan, *The Telegraph*, "How millions ended up on benefits with no need to seek work" (13 November 2025).
- DWP Work Capability Assessment data (2022–25).
- Office for National Statistics: economic inactivity and family status data.
- Office for Budget Responsibility welfare spending forecasts.
- Centre for Social Justice and Policy Exchange commentary.



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Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



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CLEAR & CONCISE**
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Save money, improve efficiency,,
help your vulnerable citizens,
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<http://www.visionarynetwork.co.uk>



Finding the
right
information
has never been
easier with



The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges...

- The Benefits Directory a web-based knowledge management solution
- The Training Directory provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

E-mail services.enquiries@ladirectories.com

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Ferret Information Systems Ltd



Ferret Information Systems was established in 1987 and is the largest company in Europe in the field of law dealing with welfare benefits and similar areas of determinative, compliance, and regulatory law.



our training services:

Ferret is well placed to provide training services and its team of specialists have wide experience of benefits and housing grant legislation. We also provide consultancy to organisations, companies and government on the impact of legislative and policy changes.



our products:

Ferret produces a wide variety of systems, designed to provide support tools for advice workers, and also to provide information and advice directly to the public. Ferret specialises in a holistic assessment of financial circumstances relating to welfare benefits and tax credits entitlement, coupled with software development methodology which offers a high level of flexibility and rapid updating to reflect rule changes.



our platforms:

Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.



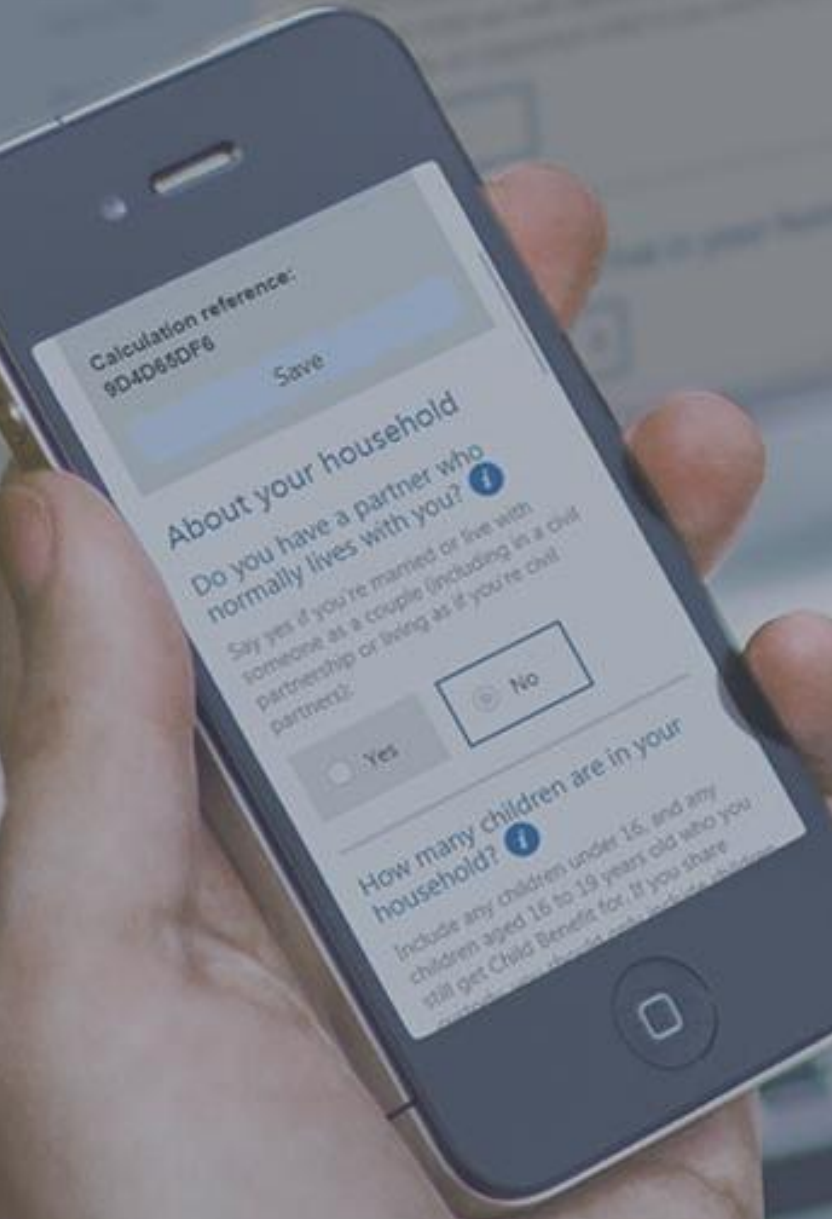
our customers:

Users of Ferret systems include government departments, local authorities, housing associations, CABx, HIA's and other advice agencies, universities, social welfare organisations, libraries, solicitors and financial advisers.

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entitledto

independent | accurate | reliable



Our mission is to help everyone to access the benefits they're entitled to.

Since 2000 we have used our in-depth knowledge of the UK's social security system to build a range of authoritative and accurate calculators to help you and your clients understand their legitimate benefits entitlement.

Our tools are designed to be quick, simple and easy to use, so your staff and clients feel empowered to deal with the benefits system with confidence.

In response to evolving business needs and ongoing local and national policy changes, we will continue to work with and for our clients to develop new features and functionality.

Our goal is to assist your teams in adapting to legislative changes and welfare reform so you can help more people find out what benefits they are entitled to, thereby improving their circumstances and those of their families.



Ascendant Solutions
data management

Barnet Council has become the first local authority to launch the Ascendant apply4.online application form, designed to support residents with the rise in cost of living.

The InBest benefits calculator has been integrated into Ascendant's apply4.online support application, to make it easier for people who are experiencing financial difficulties to find out what support is available to them.

It includes information on benefits such as Universal Credit, Pensions Credit, Attendance Allowance and Personal Independence Payment, as well as local financial support initiatives including council tax support and the residents support fund.

Barnet Council Leader, Cllr Barry Rawlings said: "The cost-of-living crisis is affecting us all, and we want to ensure Barnet residents know what financial support is available to them and how they can access these services.

"It is very positive to see Barnet is the first local authority to launch this free tool, and we hope to see many other local councils doing the same to help their residents."

To find out what financial support is available to help with the cost-of-living visit [Barnet Council Benefits Calculator](#)



Apply4.Online®



In the news



COUNTY COUNCILS NETWORK

Financial and Service Risks from the Escalating SEND System Deficit

Key Facts

- Research for the County Councils Network shows **SEND deficits will reach £18bn by 2029**, creating severe financial risk for councils.
- **High Needs Block deficits already stand at £6.6bn** in 2025–26.
- Deficits are currently “hidden” in accounts due to the **statutory override**, now extended to **2028**; councils are not required to offset SEND overspends when balancing budgets.
- Even if all accumulated deficits were wiped, the **annual funding shortfall would still be £4.4bn**.
- Demand has surged; **638,000 children** now have Education, Health and Care Plans, a scale the system was not designed to support.
- Outcomes have not improved despite **£30bn spent over the past decade**; mainstream school budgets are being diverted to meet high-needs pressures.



COUNTY COUNCILS NETWORK

Financial and Service Risks from the Escalating SEND System Deficit

Administrative and Service Impacts

- **Risk of widespread financial failure;** up to **nine in ten** affected councils could face Section 114 notices once the override ends.
- **Intensified financial management burden,** with complex tracking of deficits and uncertainty over future settlements.
- **Resource diversion from universal and preventative services,** including mainstream education and early help.
- **Increased caseloads and complexity** for SEND teams, tribunals, and education services.
- **Operational instability** as councils plan for potential deficit write-offs, legislative changes, or further overrides.
- **Pressure on school-place planning and specialist provision,** requiring costly placements and bespoke support.
- **Tribunal system strain,** with reforms expected to limit EHCPs to those with the highest need, affecting assessment pathways.

Financial and Service Risks from the Escalating SEND System Deficit

Key Numbers

- **£18bn** cumulative SEND deficit projected by **2029**.
- **£6.6bn** high-needs deficit in **2025–26** alone.
- **£4.4bn** annual shortfall expected even after any deficit reset.
- **1 in 3** councils may issue Section 114 before 2028; **nearly 9 in 10** once the override is lifted.
- **638,000** children now have EHCPs.
- Over **£30bn** spent on SEND support in the past decade.
- Government investment includes **£740m** for specialist places and SEND reforms.

References Slide

- County Councils Network research on SEND deficits (2025).
- ALATS survey on Section 114 risk.
- CIPFA commentary on local government financial stability.
- Department for Education statements on planned SEND reforms.

Rising Youth Unemployment and Its Implications for Public Services



Key Facts

- Almost **half (46 per cent)** of all jobs lost since Labour took office have been among **under-25s**.
- **170,000** jobs have been shed from payrolls since June 2024; **77,000** of these were held by under-25s.
- Youth unemployment has risen from **14.8 per cent to 15.3 per cent**, the highest level outside Covid since 2015.
- Long-term youth unemployment is at a **decade high**, with **137,000** 18- to 24-year-olds unemployed for more than 12 months.
- NEET levels risk rising above **1 million**, a threshold last seen ten years ago.
- Former cabinet ministers and sector leaders warn of a potential **“lost generation”**, calling for major intervention similar to the 1990s New Deal.

Rising Youth Unemployment and Its Implications for Public Services

Administrative and Service Impacts

- Increased demand on Jobcentre Plus and employment support services, including Youth Hubs and Universal Credit work coaches.
- Greater pressure on councils supporting NEET young people through education, skills, and early intervention services.
- Possible rise in caseloads for housing, welfare, youth offending, and mental health services, linked to sustained unemployment.
- Higher administrative workload as government prepares a “youth guarantee” and implements recommendations from Alan Milburn’s review.
- Significant policy coordination demands across DWP, DfE, councils, and employers to prevent long-term scarring.
- Potential medium-term budgetary impacts for local authorities, as youth unemployment correlates with greater demand for support services.



Rising Youth Unemployment and Its Implications for Public Services

Key Numbers

- **46 per cent** of job losses since June 2024 are under-25s.
- **77,000** under-25s have disappeared from payrolls; job losses equivalent to **150 per day**.
- Youth unemployment: **15.3 per cent** vs **5 per cent** headline rate.
- Long-term youth unemployment: **137,000**, highest in **10 years**.
- NEET population: expected to surpass **1 million**.
- Payroll jobs for under-25s saw a small **37,000** month-on-month recovery in November, but remain below 2024 levels.

References Slide

- Guardian analysis of ONS and HMRC payroll data (November 2025).
- Statements from David Blunkett, Ben Harrison (Work Foundation), and political spokespeople.
- Government announcements on the Youth Guarantee and Alan Milburn's review.

Newham London

Internal Housing Fraud Case at Newham Council and Its Service Implications

Key Facts

- Newham Council has uncovered a **serious internal housing fraud** involving the improper allocation of **35 temporary accommodation properties**.
- A housing officer **manipulated allocation systems** to assign the homes to **ineligible individuals**.
- The officer resigned when confronted and has since been **dismissed**; both **internal and criminal investigations** are underway.
- The case began with a **whistleblower report** to the council's Fraud Team.
- Newham is pursuing **civil recovery action** to reclaim the properties and a **criminal prosecution** is being progressed with police support.
- The incident was disclosed in a quarterly **counter-fraud update** to the Audit and Governance Committee on 5 November.

Newham London

Internal Housing Fraud Case at Newham Council and Its Service Implications

Administrative and Service Impacts

- Immediate need to **review and strengthen internal controls**, particularly within housing allocations and system permissions.
- **Increased oversight** for temporary accommodation processes, with additional audit and fraud prevention measures likely.
- **Operational disruption** as the council works to recover 35 properties that should have housed eligible families.
- Potential **reputational risk**, requiring clear communication with residents and partners.
- Likely increased demand for **staff training**, whistleblowing support, and real-time monitoring within housing services.
- Additional administrative burden from **civil recovery**, legal action, and ongoing collaboration with police.

Newham London

Internal Housing Fraud Case at Newham Council and Its Service Implications

Key Numbers

- **35 properties** incorrectly allocated.
- **1 officer** involved; case initiated by a **whistleblower tip-off**.
- Fraud uncovered via Audit and Governance Committee's **quarterly counter-fraud update**.
- Properties intended specifically for **temporary accommodation** for eligible households.

References Slide

- Newham Council Audit & Governance Committee: Counter Fraud Update (5 November 2025).
- Newham Council spokesperson statements on the whistleblower report and ongoing investigations.
- London borough fraud and temporary accommodation governance reporting.

**Sharp Rise in
Housing Disrepair
Claims and
Pressures on Local
Authority Housing
Services**

Key Facts

- Research across 81 councils and housing associations shows **housing condition claims have risen by 392 per cent** in five years.
- **Legal costs** linked to disrepair claims have increased by **427 per cent** over the same period.
- Across just **40 organisations, £2.5 billion** has been spent in five years on maintaining deteriorating housing stock.
- Councils report that surging claims are **restricting their ability to maintain and improve homes**.
- Sector experts confirm a **significant rise in legal action** against social landlords, driven by concerns over damp, mould, and poor conditions.
- The LGA highlights the need for **adequate funding** to meet Awaab's Law duties and support long-term housing investment.

Sharp Rise in Housing Disrepair Claims and Pressures on Local Authority Housing Services

Administrative and Service Impacts

- **Increased legal workload**, requiring more staff time, case management, and liaison with external solicitors.
- **Higher housing maintenance and repair costs**, diverting funds from planned improvements and new-build programmes.
- **Operational strain** as councils must respond faster to damp, mould, and serious hazards under Awaab's Law.
- **Greater inspection and compliance demands**, including more robust record-keeping and resident communication.
- Rising claims may prompt **service redesign**, such as clearer triage systems, early intervention repairs, and proactive property surveys.
- **Stock condition data** becomes more critical, requiring investment in asset management systems and digital tools.



Local

Government

Association

Sharp Rise in Housing Disrepair Claims and Pressures on Local Authority Housing Services

Key Numbers

- **392 per cent** increase in housing disrepair claims (five years).
- **427 per cent** rise in related legal costs.
- **£2.5bn** spent by 40 councils and housing associations on repairs in five years.
- Research based on **81 FOI responses** from councils and registered providers.

References Slide

- Pabla + Pabla Solicitors, FOI-based housing disrepair research (2025).
- Statements from Jacob Poole and Cllr Tom Hunt, LGA Inclusive Growth Committee.
- Awaab's Law guidance and housing quality compliance requirements.

Key Facts

- Since July 2022, **2.35 million individuals** in **1.82 million households** have been sent **migration notices (MNs)** to move from legacy benefits to Universal Credit (UC).
- Of these, **1.88 million individuals** in **1.47 million households** have **claimed UC**.
- Around **125,580 individuals (118,161 households)** are still **in progress**; their claim deadline has not yet passed.
- **346,271 individuals** in **228,054 households** **did not claim UC**, and their **legacy benefit has been closed**.
- For households sent MNs up to **end May 2025** (where the process is effectively complete):
 - **85%** of households made a **UC claim**;
 - **15%** **did not claim** and had their **legacy benefit ended**.
- **Transitional protection (TP)**: of **1.41 million households** eligible, **742,845** have been **awarded TP**, meaning **53%** of eligible households receive some form of protection (transitional element and/or capital disregard).
- Managed migration is one of three routes (natural, voluntary, managed) used by DWP to complete the move from **six legacy benefits** (tax credits, HB, income-related ESA, IS, income-based JSA) to UC.

Move to Universal Credit: Managed Migration Outcomes and Administrative Impacts

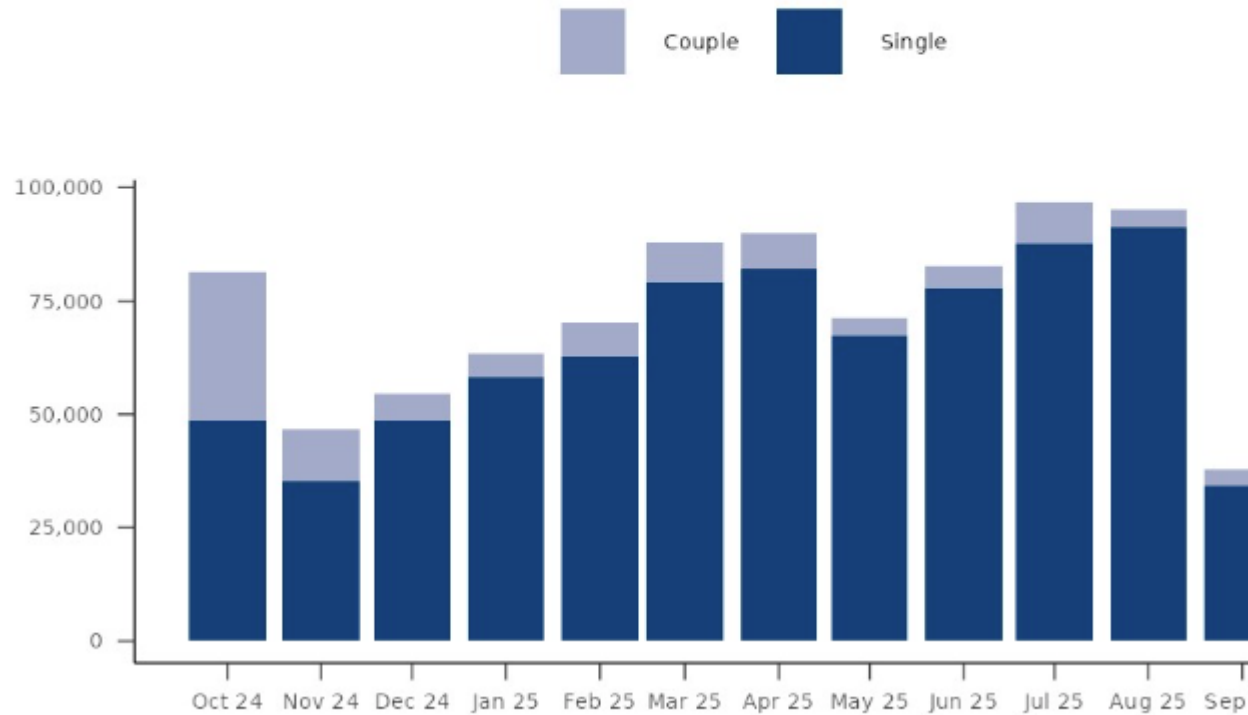
Administrative and Service Impacts

- **High-volume case management** for DWP: issuing MNs, reminders, managing extensions, processing UC claims, and closing legacy claims for those who do not respond.
- **Complex calculation and maintenance of transitional protection**, requiring robust systems to track eligibility and adjust awards when household circumstances change.
- Need for **targeted support** and communications for the 15% of households who do not claim UC, to mitigate the risk of loss of income and knock-on demand for local support services.
- **Data and IT dependency**: the process relies on accurate administrative data extracts, status tracking (in progress / not claimed / claimed), and linkage to Stat-Xplore for monitoring and analysis.
- **Complaints handling and monitoring** linked to Move to UC adds workload for DWP, including responding to ad-hoc scrutiny and ensuring learning feeds back into operational changes.
- Local authorities face **ongoing changes to housing benefit caseloads and council tax reduction interactions**, requiring careful coordination with DWP timelines and datasets as more households are moved across.

Move to
Universal Credit:
Managed
Migration
Outcomes and
Administrative
Impacts

Graph of the number of migration notices sent to households

Migration notices sent to households
October 2024 to September 2025

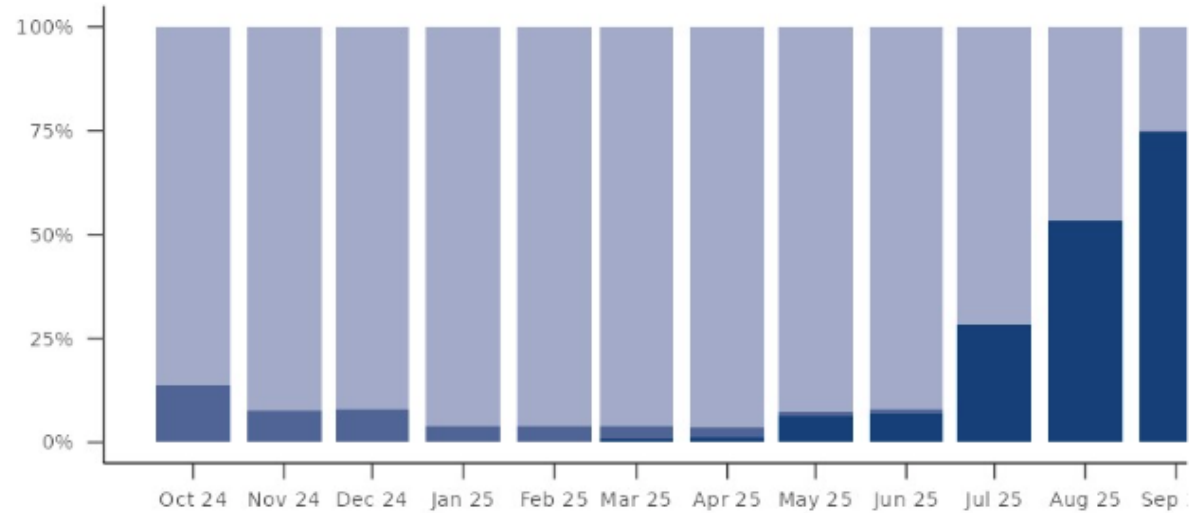


Move to
Universal Credit:
Managed
Migration
Outcomes and
Administrative
Impacts

Graph showing the status of households sent migration notices

Status of households sent migration notices
October 2024 to September 2025

Claimed Closed In progress



Move to Universal Credit: Managed Migration Outcomes and Administrative Impacts

Move to Universal Credit: Managed Migration Outcomes and Administrative Impacts

Key Numbers and Stats

- **2,351,438 individuals** and **1,820,715 households** sent migration notices (to September 2025).
- Status of those sent MNs (individuals):
 - **125,580** in progress.
 - **346,271** not claimed UC, legacy benefit closed.
 - **1,879,590** claimed UC.
- Cohort up to end May 2025 (households):
 - **1,507,998** households sent MNs.
 - **1,274,588** (85%) claimed UC.
 - **227,100** (15%) did not claim and had legacy benefits ended.
- **Transitional protection** (households, July 2022–Sept 2025):
 - **1,406,085** eligible.
 - **742,845** awarded TP (53% of those eligible).

References

- Department for Work and Pensions (2025), *Move to Universal Credit: statistics on migration notices, claims and transitional protection, July 2022 to September 2025*.
- DWP, *Completing the Move to UC* policy document (April 2022).
- DWP ad-hoc statistical releases on **Move to UC complaints** (11 March 2024 and 14 May 2024).
- Further detailed breakdowns available via **DWP Stat-Xplore** under “Move to Universal Credit” and “Households on Universal Credit”.



Universal Credit Sanctions – Trends, Durations and Equality Implications

Key Facts

- **Sanction rate and scope**
 - In **August 2025**, **5.5%** of UC claimants in sanctionable conditionality regimes were under sanction (up 0.2 points since May; down 0.1 over 12 months).
 - **25.5%** of all UC claimants were in regimes where sanctions can be applied (Searching for Work, Planning for Work, Preparing for Work, Unknown).
 - Around **2.0 million** UC claimants were in sanctionable regimes in August 2025, the lowest proportion of the caseload since 2017.
- **Reasons and volumes**
 - **Failure to attend or participate in a mandatory interview** accounts for **90.3%** of adverse sanction decisions in the last year and **89.2%** in the latest quarter.
 - There were **57,000 adverse sanction decisions** in **July 2025**, down from a peak of **65,000 in January 2025**, but well above pre-pandemic volumes.
- **Durations**
 - In **August 2025**, there were **46,000 completed sanctions**:
 - **23,000** lasted **over 4 to 13 weeks** (the largest band).
 - **4,000** lasted **13–26 weeks**.
 - **2,800** lasted **over 26 weeks** (**6.2%** of all completed sanctions).
 - **85%** of completed sanctions were **13 weeks or under**.
- **Ethnicity patterns**
 - August 2025 sanction rates:
 - **Mixed/Multiple ethnic group: 6.9%**
 - **White: 5.7%**
 - **Black/African/Caribbean/Black British: 5.7%** (1.01× White, not statistically significant)
 - **Asian/Asian British: 4.2%** (0.74× White, 26% less likely; significant)
 - **Other: 4.2%** (0.74× White, 26% less likely; significant)
 - Mixed/Multiple group are **22% more likely** than White claimants to be sanctioned (significant but within the “zone of tolerance”).



Universal Credit Sanctions – Trends, Durations and Equality Implications

Administrative and Service Impacts

- **Operational focus on mandatory appointments**
 - Very high share of sanctions due to **non-attendance at mandatory interviews** implies continued emphasis on scheduling, reminders, and recording attendance in Jobcentres.
 - Missed appointments generate significant **decision-making workload** (referrals, evidence gathering, decision making, reconsiderations and appeals).
- **Case management and monitoring complexity**
 - Need to track both **rate** (point-in-time sanctions) and **durations** (completed sanctions) across live and full-service histories.
 - Ongoing **retrospective changes** to decisions (overturns, revisions) mean systems must support re-calculation and repayment of deductions.
- **Risk management and safeguarding**
 - Non-trivial number of sanctions lasting **over 13 weeks**, with **over 26-week sanctions** still around **6%** of completions, increases the need for:
 - **Hardship payment processing** and recovery.
 - **Safeguarding checks**, particularly for vulnerable claimants.
 - Coordination with local welfare, housing and advice services where income has been reduced for extended periods.
- **Equality and scrutiny workload**
 - Ethnicity monitoring (including **relative likelihood analysis**) requires robust data capture (≥70% declaration), analytical capacity and regular publication.
 - Mixed/Multiple and Asian/Other group patterns mean ongoing **equality impact assessment**, with potential follow-up on conditionality practice, implicit bias, and communication.
- **Policy and methodology maintenance**
 - Sanctions statistics are constrained by **post-Covid changes**, new methodology from **2017 onwards**, and frozen live service data; analysts must clearly explain **comparability limits** and handle revisions.
 - Continued work on **geographical assignment** and data quality (e.g. small share of decisions currently assigned to “unknown” geographies) adds to statistical and IT workloads.

Universal Credit Sanctions – Trends, Durations and Equality Implications

References Slide

- DWP (2025) *Benefit Sanctions statistics to August 2025*, published 11 November 2025 (including rate, duration, decision and ethnicity tables and methodology).
- DWP, *UC Background Information and Methodology* (sanction rate, duration and ethnicity methods; rounding policy).
- DWP Stat-Xplore: Benefit Sanctions datasets (under “Benefit Sanctions” and “Universal Credit”).

Key Numbers and Stats (for charts or infographics)

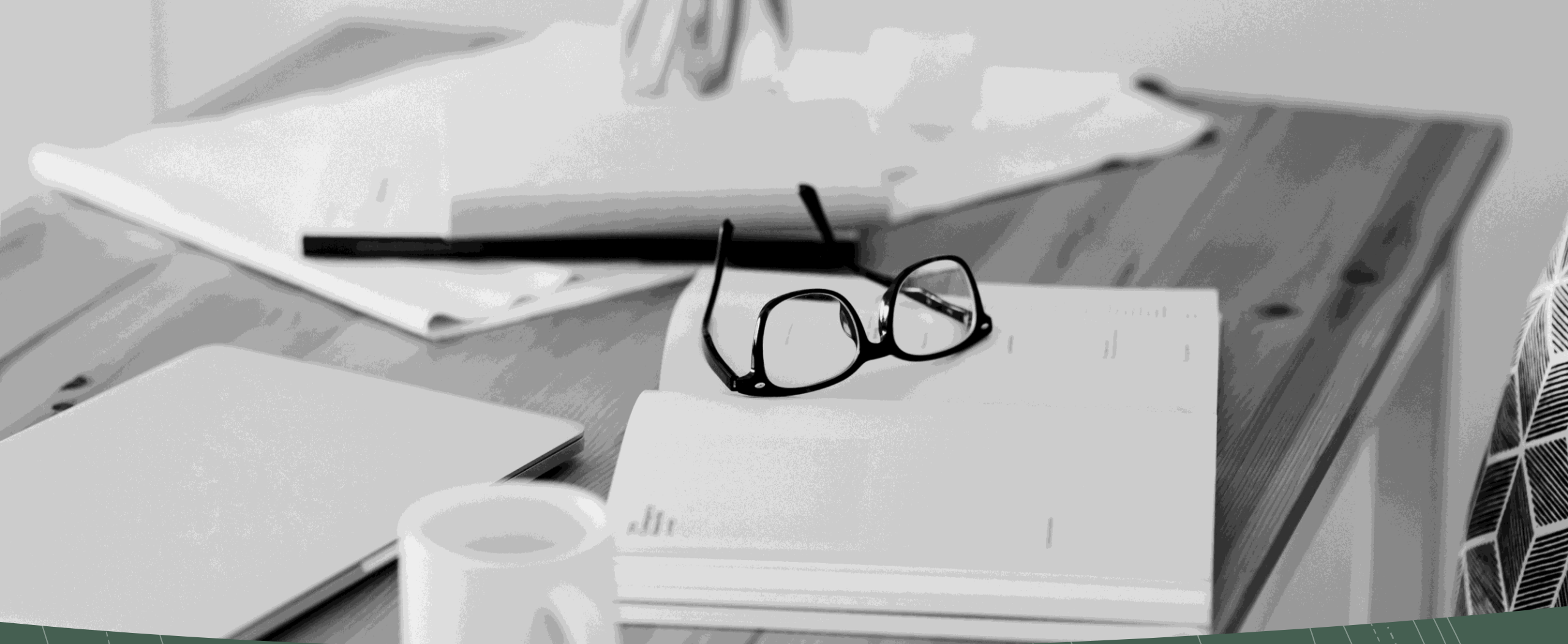
- **Sanction rate and caseload (August 2025)**
 - 5.5% sanction rate.
 - 2.0 million UC claimants in sanctionable regimes.
 - 25.5% of all UC claimants are in sanctionable regimes (lowest share since 2017).
- **Reasons and decisions (latest year / quarter)**
 - 622,000 adverse decisions (Feb 2024–Jul 2025), of which:
 - 90.3% Failure to attend/participate in mandatory interview.
 - 4.9% Availability for work.
 - 3.0% Employment programmes.
 - 1.5% Reasons for leaving previous employment.
- **Durations (August 2025)**
 - 46,000 completed sanctions:
 - 16,000 under 4 weeks.
 - 23,000 over 4 to 13 weeks.
 - 4,000 13–26 weeks.
 - 2,800 over 26 weeks (6.2%).
- **Ethnicity representation (July 2025, adverse decisions)**
 - **White:** ~72% of adverse decisions (68% of sanctionable caseload).
 - **Asian/Asian British:** 10% of adverse decisions (13% of sanctionable caseload).
 - **Black/African/Caribbean/Black British:** 9% of both sanctionable caseload and decisions.
 - **Mixed/Multiple:** 5% of adverse decisions (4% of caseload).
 - **Other:** 5% of adverse decisions (6% of caseload).

Quote of the Week

“Part of the problem is that we tend to think that equality is about treating everyone the same, when it’s not. It’s about fairness. It’s about equity of access.” – Judith Heumann

Judith Heumann was a pioneering disability rights activist whose advocacy helped shape landmark legislation like the Americans with Disabilities Act and the Individuals with Disabilities Education Act. As a lifelong champion for inclusion, she worked globally to advance the rights and dignity of people with disabilities through policy, education, and activism.





Side View

Impacts of Minimum Wage Increases on Informal and Formal Employment in Brazil

Key Facts

- Between **2000 and 2009**, Brazil's **real minimum wage nearly doubled**.
- At the time, **almost half of private sector workers** were employed informally.
- Minimum wage increases **benefited both formal and informal workers**:
 - Informal workers **within formal firms** received **88 per cent** of the wage rise experienced by formal workers.
 - Informal workers **in informal settings** (e.g. domestic workers) received **59 per cent** of the increase.
- Wage increases for informal workers in informal settings took **several years** to materialise.
- Results show strong wage passthrough even where employment relationships are not regulated.



Impacts of Minimum Wage Increases on Informal and Formal Employment in Brazil



**BRAZIL NEW
MINIMUM
WAGE 2025**

Administrative and Service Impacts

- **Labour market monitoring** becomes more complex as wage policy affects both formal and informal sectors.
- Implications for **labour inspectorates**, which must track compliance and understand knock-on effects across informal employment.
- Potential for **greater transition pressures** between employment types, requiring updated guidance for employment services and skills programmes.
- **Modest employment shifts** may increase demand for support from public employment services as workers adjust to sectoral changes.
- Findings relevant for policymakers assessing **minimum wage reform**, particularly in economies with significant informality.

Impacts of Minimum Wage Increases on Informal and Formal Employment in Brazil

Key Numbers

- Minimum wage: **real value doubled (2000–2009)**.
- Informal employment share: **just under 50 per cent** of private sector workers.
- Passthrough:
 - **88 per cent** for informal workers in **formal firms**.
 - **59 per cent** for informal workers in **informal settings**.
- Employment effect: **10 per cent** rise in formal wages linked to **2.8 per cent** shift towards other forms of employment.

References Slide (Separate)

- Study on minimum wage passthrough and informal employment in Brazil (2000–2009).

Key Findings from *Poverty in Scotland 2025*

Child poverty remains high

- Nearly **1 in 4 children** in Scotland live in poverty; around **250,000 children** affected.
- Poverty is **deepening**; **1 in 10** people are in *very deep poverty* (below 40% median income).
- **In-work poverty** is now the norm: **6 in 10 people** in poverty live in a working household, and **three-quarters of children** in poverty have at least one working parent.

Priority families face structural barriers

- **Nearly 9 in 10 children** in poverty belong to at least one priority family group.
- **Large families and minority ethnic families** face the highest poverty rates (41% and 47%).
- Over **half of children in poverty** live in a household where someone is disabled.
- The majority of children in poverty (**58%**) now fall into **two or more** priority groups, showing compounding needs.



Key Findings from *Poverty in Scotland 2025*

Cost pressures and the inadequacy of income support

- **42% of households** receiving low-income benefits (e.g., UC) remain in poverty.
- Disabled households face a **38% poverty rate** once disability benefits (which cover extra costs) are excluded.
- Housing costs pull **1 in 10 renters** into poverty; social rented poverty has risen to **42%**.

Local variation

- Child poverty exceeds **20% in three-quarters of Scottish local authorities**.
- Glasgow, Dundee and Clackmannanshire record the highest levels; East Renfrewshire and Shetland the lowest.
- The Scottish Child Payment (SCP) has reduced poverty in **27 out of 32 councils**, but progress is uneven.



Key Findings from *Poverty in Scotland 2025*

Administrative, Operational and Policy Implications

1. Greater demand for personalised, multi-agency support

- Majority of families face **overlapping barriers** (disability, childcare gaps, low-paid work, immigration rules).
- Council services, employability teams, health, welfare rights and children's services must respond to **more complex and intertwined needs**.

2. Increased pressure on local welfare and income-maximisation services

- High in-work poverty and low benefit adequacy mean rising requests for:
 - welfare rights advice
 - crisis grants
 - rent arrears support
 - budgeting and debt help
- SCP uptake work must continue, alongside targeted take-up campaigns for UC, Housing Benefit (pension-age), disability benefits and Best Start payments.

3. Social security administration challenges

- **Two-child limit** and low basic entitlements create predictable shortfalls for large families; routine hardship applications and debt prevention measures increase workloads.
- Disabled households require longer casework, frequent reassessment support and assistance navigating both SSS and DWP systems.



Key Findings from *Poverty in Scotland 2025*

4. Workforce, jobs and childcare integration

- Rising in-work poverty demands closer alignment between employability programmes, childcare policy and employer engagement.
- Council employability teams must support second earners, single parents and disabled parents into *flexible and higher-paid* work.

5. Local housing management pressure

- High social rent poverty (42%) leads to increased arrears risks, allocations pressure and demand for discretionary housing payments.
- Shortfalls in affordable housing supply intensify prevention duties and temporary accommodation pressures.

6. Data quality concerns undermine planning

- Scotland's sample in the Households Below Average Income survey has **fallen by 37%** since the pandemic.
- Poor data weakens councils' ability to plan services, model risk, and evaluate anti-poverty interventions.
- Stronger Scottish Government–DWP collaboration is needed to restore sample sizes and improve insight.



Key Findings from *Poverty in Scotland 2025*

Key Statistics for Visualisation

- **Child poverty overall:** 24%
- **Very deep poverty:** 9% of Scotland, 43% of those in poverty
- **In-work poverty:** 60% of people in poverty; 73% of children
- **UC households in poverty:** 42%
- **Disabled households:** 27% poverty (38% excluding disability benefits)
- **Large families:** 41% poverty; nearly half of all children in poverty
- **Minority ethnic children:** 47% poverty; 20% of all children in poverty
- **Local authority variation:** 12% (East Renfrewshire) to 36% (Glasgow)
- **Overlapping needs:** 58% of children in poverty belong to 2+ priority groups

References

- Birt C, Cebula C, Evans J, Hay D, McKenzie A (2025) **Poverty in Scotland 2025**. Joseph Rowntree Foundation.
- Department for Work and Pensions (2025) **Households Below Average Income: 1994/95–2023/24**.
- Evans J, Birt C, Cebula C (2025) **Meeting the Moment: Scottish Election 2026**. JRF.
- End Child Poverty (2025) **Local Child Poverty Statistics 2025**.
- Evans J, Cebula C (2024) **Poverty Proofing the Future of Early Years Childcare**. JRF.
- Save the Children (2025) **A Better for Babies Guarantee: Boosting the Impact of Best Start Payments**.
- Scottish Government (2018) **Every Child, Every Chance: Tackling Child Poverty Delivery Plan 2018–22**.
- Scottish Government (2025) **Child Poverty Analysis and Priority Families Overview**.
- Milne B, Matejic P, Stirling A (2025) **Economic and Employment Growth Alone Will Not Be Enough to**



· TOWN · HALL ·

LGR & S114 Watch



Financial Risks and Funding Pressures Facing North Yorkshire Council

Key Facts

- North Yorkshire Council warns it could face a **£30m+ deficit by 2028**.
- Leader Carl Les says government does not fully appreciate the **costs of delivering services in a large rural area**.
- The council has already lost **£22m** in funding due to:
 - Removal of the **Rural Services Grant (2024)**.
 - Changes to **employer National Insurance contributions (April 2025)**.
- Further financial strain is expected when the government announces **changes to local government funding** later this year.
- Despite government claims of **£69bn national funding** and a **£23m increase** for North Yorkshire, local leaders argue pressures still outweigh resources.
- Major demand pressures continue in **SEND services, children's services, and adult social care**.
- Residents are being consulted on priorities through the **Let's Talk Money** budget engagement exercise.



Financial Risks and Funding Pressures Facing North Yorkshire Council

Administrative and Service Impacts

- Budget gap of £30m+ will require medium-term financial planning, savings proposals, and potential service reductions.
- Rural delivery costs strain **transport, social care, and education services**, requiring additional efficiency measures.
- Loss of the Rural Services Grant undermines cost recovery for **sparsity-related pressures**, increasing baseline financial risk.
- Changes to employer NICs increase staffing costs, affecting **pay budgets** across all directorates.
- SEND and adult social care demand continue to drive **operational pressure**, with higher caseloads and expensive placements.
- Public consultation (“Let’s Talk Money”) adds **engagement and reporting responsibilities**, feeding into the 2026–27 budget setting cycle.
- Likely increase in pressure on **finance, commissioning, and service transformation teams** as funding uncertainty grows.

Financial Risks and Funding Pressures Facing North Yorkshire Council

Key Numbers

- £30m+ projected deficit by 2028.
- £22m funding lost from grant removal and NI changes.
- Nationally: £69bn allocated to council budgets.
- Locally: £23m increase cited by government for North Yorkshire.
- High service pressures: SEND, children's services, adult social care.

References Slide

- Richard Edwards, BBC Local Democracy Reporting Service, "Stark warning issued over council finances" (13 November 2025).
- North Yorkshire Council public consultation materials ("Let's Talk Money").

An aerial photograph of a city street, likely in Leeds, showing multi-story brick buildings, a road with a car, and a pedestrian. A large green speech bubble-like overlay is positioned in the center-left, containing white text.

Rising Overspend and Emergency Budget Controls at Leeds City Council

Key Facts

- Leeds City Council's **forecast overspend has risen to £39.5m** for 2025–26.
- Main pressures:
 - **Children and Families** overspend up **£12.8m** since August, now **£28.7m**.
 - **Adults and Health** overspend at **£15.1m**, up **£2.7m**.
- Overspend driven by **social care costs**, rising complexity, and the need to protect **at-risk children**.
- The council has introduced a **full recruitment freeze**, with exceptions for frontline social work and income-generating posts.
- Additional controls include limits on **travel, overtime, agency staff**, and tighter restrictions on **purchase card use**.
- The executive board will review the financial position on **19 November**, alongside a report setting out **revenue savings options to 2028/29**.
- Leeds already needed to save **over £100m** this financial year even before the latest overspend.

An aerial photograph of a city street, likely in Leeds, showing a mix of brick and stone buildings, a road with a car, and a pedestrian crossing. A large green speech bubble-like overlay is positioned on the left side of the image, containing white text.

Rising Overspend and Emergency Budget Controls at Leeds City Council

Administrative and Service Impacts

- **Recruitment freeze** places pressure on existing staff and may slow service delivery in non-exempt areas.
- **Children's services and safeguarding teams** face sustained caseload growth, increasing operational risk and requiring greater specialist capacity.
- **Adults and Health** overspend strains community care, placements, and hospital discharge support.
- Budget controls on overtime, agency use, and purchasing create **administrative bottlenecks** and require tighter financial monitoring.
- Possible need to use **cash reserves** and identify further in-year savings, creating additional workload for finance, commissioning, and service managers.
- Longer-term savings proposals to 2028/29 will require **service redesign**, consultation, and further transformation work.


Rising Overspend and Emergency Budget Controls at Leeds City Council

Key Numbers

- £39.5m total overspend forecast.
- £28.7m Children and Families overspend (+£12.8m since August).
- £15.1m Adults and Health overspend (+£2.7m since August).
- £100m+ savings already required in 2025–26.
- **19 November:** key decision meeting on financial controls and future savings.

References Slide


- Don Mort, Local Democracy Reporting Service, “Leeds City Council’s forecast overspend hits £39.5m” (12 November 2025).
- Leeds City Council finance monitoring reports and executive board papers.

An aerial photograph of Durham City, showing the River Swain and the Durham Cathedral in the background. A large green speech bubble overlay is positioned in the center-left of the image, containing the title text.

Financial Pressures and Savings Proposals at Durham County Council

Key Facts

- Durham County Council expects to make **£72.8 million in savings** over the next **four years**.
- **£10 million** of new savings proposals announced this week, including:
 - **88 FTE posts** earmarked for removal, many currently vacant.
 - **Parking charges** rising by up to **30p per hour**.
 - **Higher garden waste collection fees**.
- Council faces a **£19 million deficit** in **2026/27** under current plans.
- Council leaders state they cannot control major **cost pressures** caused by inflation, interest rates, and rising demand in **children's social care, home-to-school transport, and SEND**.
- Despite pressures, the council aims **not to increase council tax**, but warns that further transformational cuts and possible tax rises may be required.
- Proposed reform of the **Local Council Tax Reduction Scheme** includes a shift to **income-banded LCTRS**, requiring the poorest households to contribute **10 per cent**.



Financial Pressures and Savings Proposals at Durham County Council

Administrative and Service Impacts

- **Workforce reductions** will require restructuring, vacancy management, and potential service redesign.
- **Parking and waste charge increases** will need updated billing systems, communications planning, and enforcement adjustments.
- Rising demand in **children's social care, SEND, and transport services** increases operational complexity and caseload management.
- **Financial planning workload intensifies**, as the council awaits the Autumn Budget and Finance Settlement before setting its 2026–27 budget.
- Shift to an **income-banded LCTRS** will require system changes, new assessment processes, and communications with low-income households.
- Persistent uncertainty may lead to **more extensive future cuts** if government funding does not rise, with administrative pressure on medium-term financial strategies.

Financial Pressures and Savings Proposals at Durham County Council

Key Numbers

- **£72.8m** savings required over four years.
- **£10m** in immediate new savings proposals.
- **88** full-time equivalent posts potentially removed.
- **£19m** budget deficit expected in **2026/27**.
- Parking charges to rise by **up to 30p per hour**.
- Poorest residents could pay **10 per cent** of council tax under LCTRS reform.

References Slide


- Bill Edgar, Local Democracy Reporter, County Durham budget proposals (13 November 2025).
- Durham County Council savings and budget papers.



Richmond's Judicial Review Challenge to the Government's Fair Funding Reforms

Key Facts

- Richmond upon Thames is threatening **judicial review** over the Government's **Fair Funding 2.0** reforms.
- The borough claims it faces the **steepest funding reduction in the country**, losing up to **£45 million per year**; this represents **over 90 per cent** of its current funding.
- The challenge centres on alleged **lack of transparency and fairness** in the consultation process, including a demand for the release of Government **impact models**.
- Reforms include:
 - New formulae for **adult social care**.
 - Extension of the **SEND Dedicated Schools Grant statutory override** to March 2028.
 - A new formula recognising **home-to-school transport costs**.
 - Ending **competitive bidding** for small funding pots.
- Richmond argues that the updated model fails to account for the borough's **previous cost efficiencies** and **unique local pressures**.



Richmond's Judicial Review Challenge to the Government's Fair Funding Reforms

Administrative and Service Impacts

- Potential **severe budget reductions** will require rapid financial planning, reprioritisation, and possible emergency measures.
- Risk of **major cuts** to statutory and discretionary services if the funding reduction proceeds.
- High administrative burden linked to preparing legal documentation, modelling alternative allocations, and engaging with residents.
- **Children's services, SEND transport, and adult social care** teams may face significant operational strain if funding decreases by the proposed scale.
- **Less than three months' notice** to implement large-scale cuts increases risk of service disruption and non-compliance with statutory duties.
- Wider implications for **London borough coordination**, given London Councils has already criticised flaws in deprivation and children's services formulae.

Richmond's Judicial Review Challenge to the Government's Fair Funding Reforms

Key Numbers

- Up to **£45m** annual loss projected for Richmond.
- Reduction equates to **over 90 per cent** of current grant funding.
- Statutory override for SEND extended to **March 2028**.
- London: **32 boroughs** represented by London Councils, all critical of elements of the new formula.
- Fair Funding 2.0 implementation window: **under three months' notice** for affected councils.

References Slide

- Richmond Council announcement on proposed judicial review (14 November 2025).
- Fair Funding 2.0 consultation documents (DLUHC/MHCLG).
- Statements from Cllr Gareth Roberts, Leader of Richmond Council.
- London Councils' response to Fair Funding proposals.



Job Adverts From Business Smart Solutions



BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





Meet The Team



**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



"Best decision I've made in years was to join BSS. Ben has been fantastic at every stage during the past 10 months, and is already putting me forward for more senior roles where I had struggled to do so in permanent roles for the past few years.

Very personal approach from day one, reassuring and highly knowledgeable! Would highly recommend for anyone wanting to progress their career or just looking for a change!"

#TeamBSS - Sam Goddard



Council Tax Manager (Academy)



14 weeks initially | £37 per hour (umbrella) | Hybrid

Work Location: Monday to Friday working, hybrid working with at least one day in the office every Friday

As a key member of the management team, you will be responsible for the effective and efficient delivery of the Council Tax functions across our shared service. You will assist in the management of the team across remote settings, ensuring high performance, compliance, and excellent customer service.

You will also:

- Oversee the collection of over £200 million in revenues
- Lead on the administration and collection of Council Tax
- Support the End of Year and Annual Billing processing for the 2026/2027 year
- Liaise with internal and external stakeholders, including government bodies and auditors
- Support the Assistant Director for Revenues & Benefits Shared Service

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- Relevant management experience in Revenues
- Strong knowledge of Council Tax and associated legislation
- Proven leadership and team management skills across diverse operations
- Strong knowledge of the Academy system
- IRRV Technician qualification or equivalent experience is desirable.

To find out more or to apply

[>> Click here to view the full advert <<](#)

Recovery Manager (NEC)



3 months initially | £325 per day (umbrella) | Remote

Business Smart Solutions is seeking an experienced Recovery Manager to supervise and manage a large team of Revenues Officers being responsible for the timely collection of Council Tax & Business Rates. The role focuses on all post-liability order collection, recovery & enforcement tasks.

The role is mainly remote, however the successful candidate will be required to attend court as and when required to ensure Liability Orders are obtained for accounts in arrears. On-site presence in Surrey is also required as and when needed to drive and motivate the team.

The successful candidate will support delivery of an integrated, high quality, customer focussed service, maximising collection whilst taking a sympathetic and understanding approach to debt recovery & ethical collection.

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- 5 years experience as a skilled Council Tax / NNDR Recovery Team Leader / Manager
- Experience of Post Liability order collection & enforcement
- Experience of ethical collection & breathing space
- The successful candidate must be a strong leader
- Experience of NEC(Northgate) essential

To find out more or to apply

[>> Click here to view the full advert <<](#)

Benefits Officer (NEC)



12 weeks initially | £25 per hour (umbrella) | Remote

We are looking for 2 Benefits Officers to join our clients team to administer the Housing Benefit and Council Tax Support Scheme in accordance with Legislation and Council Policy and provide assistance to the public in writing & by telephone.

- Process and maintain all types of Benefit and Support Claims received
- Manage information received from customers and external agencies and input to processing systems
- Use data received from customers and external agencies to make decisions on complex benefit cases
- Identify cases where discretion is required to be exercised
- Identify cases where there is suspicion of fraud and refers such cases to the Single Fraud Investigation Service for action.
- Keep up to date with legislation via training provided
- Ensure claims are assessed accurately to ensure subsidy is maximised

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- Great working experience of NEC(Nortgate)
- Experience of Housing Benefit & Council Tax Support Assessments

To find out more or to apply

[>> Click here to view the full advert <<](#)



Generic Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Hybrid

Our good client in the East of Endland is seeking multiple Revenues & Benefits Officers, on a permanent, full-time basis.

Roles are offered on a remote basis with the understanding you may be asked to work from the office once every 2-3 days, and initially for the first few days for training & set-up.

- Assessment of HB & CTR claims
- To determine Council Tax liability in accordance with relevant primary legislation and case law
- To have and maintain a working knowledge of the Local Government Finance Act 1992 and case law
- Determine and award discounts and exemptions in accordance with primary legislation and case law
- Gather information, explain decisions, and provide advice to the public and their representatives by email, letter, and telephone regarding council tax liability

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- A minimum of 3 years Revenues or Benefits experience
- Be a skilled Civica OpenRevenues user

To find out more or to apply

[>> Click here to view the full advert <<](#)

Trainee Enforcement Agent



Permanent | £25,000 basic salary | London or Nationwide

Salary: £25,000 basic salary increasing to £28,500 once certified with a lucrative monthly commission scheme, meaning your earnings are uncapped. (We pay fees on a pro-rata basis).

Core responsibilities of the role include:

- Undertaking field based/Classroom training to learn the necessary skills to become a Certificated Enforcement Agent.
- Travelling to various addresses, observing and job shadowing certificated Enforcement Agents.
- Completion of training course resulting in Level 2 qualification in Taking Control of Goods.
- Completion of the Level 2 Taking Control of Goods examination.
- Attending the County Court, either in person or virtually to demonstrate that you are a fit and proper person to be certificated.

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- No experience is required as all training will be supplied.
- Ideal candidates will have worked in relevant roles including Civil Enforcement, Armed Forces, Security, Police, Parking/traffic Management, and jobs where Customer Service is a key element of the role.
- Full clean UK driving license is required (minimum of 2 years).

To find out more or to apply

[>> Click here to view the full advert <<](#)

Revenues Officer (Academy)



12 weeks initially | £25 per hour (umbrella) | Remote

Administer council tax, ensuring accurate and prompt billing, collection, and recovery of accounts

- Obtain and assess information to determine local taxation liability in accordance with legislation. This includes determination and allowance of discounts, reliefs, and exemptions
- Accurately update and maintain the revenues databases to ensure prompt and accurate billing, collection, and recovery of accounts
- Respond appropriately to enquiries received from citizens, businesses and agents and action amendments to accounts
- Agree repayment plans and determine appropriate recovery action that takes account of the person's circumstances whilst maximising collection
- Contribute to the review of working practices, procedures, and documents by making suggestions for improvement in service delivery and performance

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation
- Be a skilled MRI/Capita One (Academy) user

To find out more or to apply

[>> Click here to view the full advert <<](#)

Revenues Recovery Officer (NEC)



3 months initially | £25 per hour (umbrella) | Remote

Our good client is seeking an experienced Recovery Officer on a fully remote basis.

The client is looking for a vast amount of experience, who can start with minimal training. Ideally familiar with Enforcement Manager, Post Liability Order Recovery and SPA Manager. Experience of NEC(Northgate) is essential.

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- A minimum of 3 years Revenues (Council Tax) Recovery experience
- Experience of Enforcement Manager, Post Liability Order Recovery and SPA Manager within NEC(Northgate)
- Experience of NEC (Northgate) is essential.

To find out more or to apply

[>> Click here to view the full advert <<](#)

Benefits Team Leader (NEC/Northgate)



3 months | £35 per hour (umbrella) | Remote

Our good client in the North West is seeking a Benefits Team Leader on a fully remote basis.

The successful candidate must have strong Housing Benefit/Council Tax Reduction assessment skills, be an advanced NEC (Northgate) user and able to lead and motivate a large team.

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- Strong Housing Benefit/Council Tax Reduction assessment skills
- The ability to lead and motivate a Benefits team
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- An advanced NEC (Northgate) user

To find out more or to apply

[>> Click here to view the full advert <<](#)

Senior NDR Officer (NEC) 16hrs per week



8 weeks initially | £30 per hour (umbrella) | Remote

The role requires an experienced Interim Senior NDR/Business Rates Officer on a short-term basis who can help the team with complex queries, writing procedures & training.

The role is offered on a fully remote basis, laptop will be couriered.

What we're looking for:

We're looking for candidates who have these main skills/knowledge:

- Strong Senior Revenues/NDR skills
- Experience of NEC(Northgate)
- IRRV qualified or relevant experience
- Able to deal with complex queries and support new members of staff
- Write procedures and support with training

To find out more or to apply

[>> Click here to view the full advert <<](#)

Are you ready to take the next step in your career?

As an experienced Revenues or Benefits professional, the new year is the perfect time to explore exciting interim/contract opportunities in the public sector. Whether you're looking for a fresh challenge, greater flexibility, or a role where you can make a real impact – we're here to help.

[!\[\]\(e4c4cd482ba19efd6ff9d7711c1e1a8a_img.jpg\) Start your journey today – register now!](#)

Want to learn more about increasing your earning potential and fast track your career progression? Reach out and we'll be more than happy to help

[Contact us here](#)



Payroll Solution

S At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.



Our partnership with Umbrella.co.uk solidifies our commitment to ensuring you maximise your take-home pay, get paid on time and keep things stress free.

Umbrella.co.uk is one of the UK's leading umbrella companies.

Managed by qualified accountants and being FCSA accredited, it assures you of its high standards.



"BSS has provided us with excellent support since 2022. The range of expertise they have on their books is second to none, and they are without doubt my first choice when looking for staff.

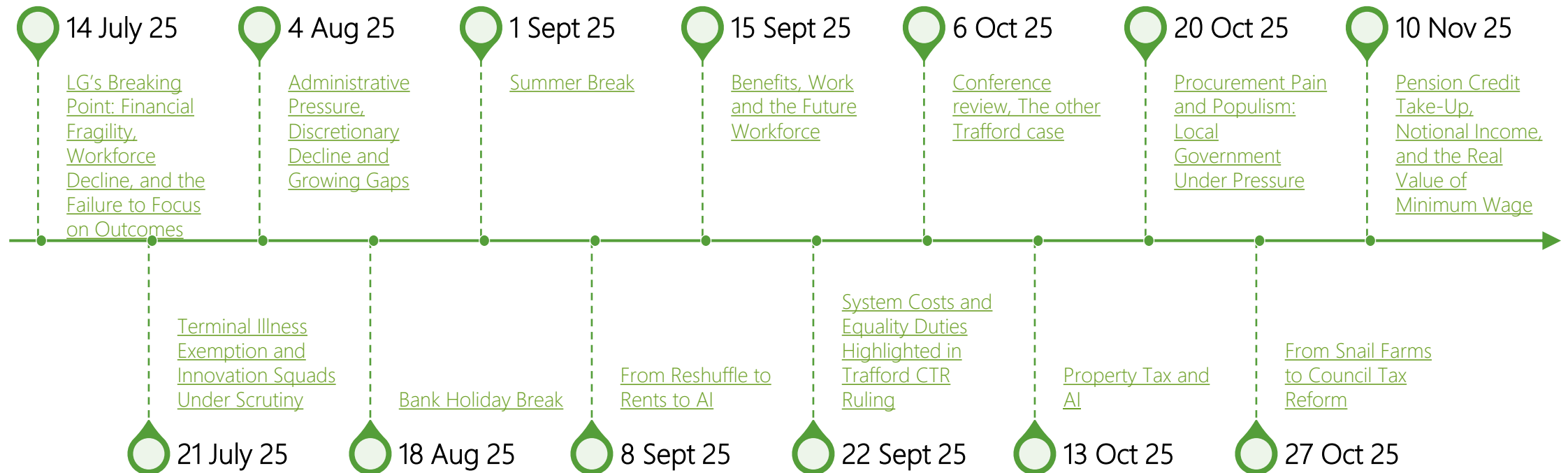
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

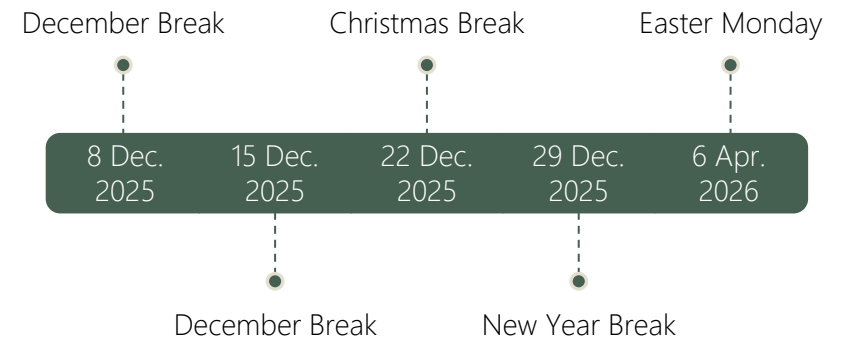
#TeamBSS Client – Simon Rosser



Previous Recordings



Dates where there will be no sessions





Other Workshops



Thursday 29th January 2026

2026: Reorganisation, Reform & Results: Shaping the Future of Local Government

Leeds Civic Hall, Calverley
Street, LS1 1UR



Reorganisation, Reform & Results: Shaping the Future of Local Government

Event by [Ascendant Solutions Ltd](#)

Thu, Jan 29, 2026, 9:30 AM (your
local time)

Live and Online

Event

link<https://preview.mailerlite.io/forms/657684/168311692752585951/share>



WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training



Welfare
Together

Join Tracey Stone & Fiona Monk in Leeds 26th January 2026

Improve your teams key support skills

Focus areas for the day:

Spot vulnerability indicators and adapt support accordingly
Identify and prioritise debts effectively

Tackle difficult money conversations without judgement
Connect people with the right debt advice services

What attendees have said:



“It’s not often you attend a course and find that you’re totally engaged from start to finish, and the time seemed to go by very quickly.” – FK



“I really enjoyed the session.”- LP





“REACHING, HELPING, AND EMPOWERING”

We're excited to offer **in-person training** - on 26th January 2026,
@1 Park Lane, Leeds LS3 1EP.

Registration from 9:30am
Start 10am - 3pm

details to be confirmed.

Special offer: £99 + vat per person – **only £79 + vat** if booked
st December 2025.

Guest Speakers – Greg Flewitt & Deborah Nigh

Book now to secure your team's place - Spaces are limited, so please book early.

Email Tracey.stone@welfaretogether.co.uk





VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Replay: Public Finance x Visionary Network 2 April 12:00

Title: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era

Link: <https://view6.workcast.net/register?cpak=6070531364001666>

Access the recording





Blogs

Thoughts from the panel

Blogs



Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner

[Why We Should Not Be Surprised That Reform UK's Councils Are Struggling – Visionary Network](#)

The Appointment of McFadden to DWPS by Malcolm Gardner

<https://visionarynetwork.co.uk/2025/09/06/the-implications-of-pat-mcfaddens-appointment-to-work-pensions-and-skills/>

The Case for Plain English Council Tax Reduction Schemes by Paul Howarth

<https://visionarynetwork.co.uk/2025/06/19/the-case-for-plain-english-council-tax-reduction-schemes/>

Reform UK's "Department of National Efficiency": A High-Stakes Gamble in Local Government Reform By Malcolm Gardner

<https://visionarynetwork.co.uk/2025/06/09/reform-uks-department-of-national-efficiency-a-high-stakes-gamble-in-local-government-reform/>

A Grim Spring Statement: Fiscal Straightjackets and Political Short-termism

<https://visionarynetwork.co.uk/2025/03/26/a-grim-spring-statement-fiscal-straightjackets-and-political-short-termism/>

Blogs

Benefits in the Future

- Big differences in Pension Credit take-up revealed
 - [Big differences in Pension Credit take-up revealed – Benefits in the Future](#)
- The 'new' government is continuing to be extremely generous...to itself?
 - <https://benefitsinthefuture.com/the-new-government-is-continuing-to-be-extremely-generousto-itself/>
- AI – The accurate answer to benefits information – Gareth Morgan
 - <https://benefitsinthefuture.com/ai-the-accurate-answer-to-benefits-information/>

Blogs

entitledto
independent | accurate | reliable

- [Benefit take-up may be getting worse, but it's hard to know](#)
by Phil Agulnik
- Move to UC - Stats Update 12 August 25 by Phil Agulnik
 - [Move to UC - Stats Update 12 August 25](#)
- Could settling disputes through back-pay put benefits at risk?
By Phil Agulnik
 - <https://www.entitledto.co.uk/blog/2023/january/could-settling-disputes-through-back-pay-put-benefits-at-risk>

What the latest Universal Credit Health data tells us about benefit claims across Britain by Louise Murphy

[What the latest Universal Credit Health data tells us about benefit claims across Britain • Resolution Foundation](#)

A healthy State? Putting the 2025 Spending Review into context by RF Staff

[A healthhttps://www.resolutionfoundation.org/publications/healthy-state/hy](https://www.resolutionfoundation.org/publications/healthy-state/hy) State? • Resolution Foundation

Limited ambition?

An assessment of the rumoured options for easing the two-child limit By Alex Clegg & Adam Corlett

<https://www.resolutionfoundation.org/publications/limited-ambition/>

At your service? Why the 2025 Spending Review must reckon with the distribution of public service use by Camron Aref-Adib, Emily Fry & Zachary Leather

<https://www.resolutionfoundation.org/app/uploads/2025/04/At-your-service.pdf>

Institute of Fiscal Studies Blogs

England's SEND crisis: costs, challenges and the case for reform by Luke Sibieta Darcey Snape

[England's SEND crisis: costs, challenges and the case for reform | Institute for Fiscal Studies](#)

Who enters the public sector? By Matthew Nibloe Clara von Bismarck-Osten

[Who enters the public sector? | Institute for Fiscal Studies](#)

Exploring regional differences in public spending across England by Bee Boileau Max Warner Ben Zaranko

<https://ifs.org.uk/articles/exploring-regional-differences-public-spending-across-england>

IFS Spring Statement Analysis

<https://ifs.org.uk/collections/spring-statement-2025>

The IFS Scottish Budget Report – 2025–26 by Stuart Adam Bee Boileau Jonathan Cribb Magdalena Domínguez Laurence O'Brien David Phillips Sam Ray-Chaudhuri Luke Sibieta Darcey Snape

<https://ifs.org.uk/publications/ifs-scottish-budget-report-2025-26>





VISIONARY NETWORK

About Visionary Network

Visionary Network



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

A nonprofit organisation is a type of organisation that is formed for a specific social or charitable purpose rather than for profit. Its primary goal is to serve the needs of a particular community, cause, or interest, and any profits or revenue generated are reinvested back into the organisation to further its mission, rather than being distributed as profits to owners or shareholders.



Visionary Network Partnership



A dynamic consortium of private sector companies is uniting to transform public service delivery across the nation. By harnessing cutting-edge technologies and innovative methodologies, this partnership is dedicated to enhancing the efficiency and effectiveness of public sector performance. Their focus is on optimising the use of resources and budgets, ensuring that every pound of public funds is directed towards improving citizens' lives. This group is at the forefront of digital transformation, leveraging data analytics and advanced technological solutions to streamline operations and reduce waste, ultimately supporting a more responsive and agile public sector.

Working closely with public sector organisations and collaborating amongst themselves, the partnership fosters a culture of innovation and disruption. By pooling their diverse expertise, the companies involved can tackle longstanding challenges with fresh, inventive approaches that deliver measurable improvements in service delivery. Their cooperative efforts not only drive substantial cost savings but also set a new benchmark for how the public sector can benefit from private sector ingenuity. In doing so, they reaffirm their commitment to ensuring that public funds are utilised to create a tangible, positive impact on the community.

